Amendments to the Specification:

Please replace the paragraph beginning at page 1, line 1, with the following rewritten paragraph:

This application claims the benefit of co-pending U.S. Application Serial No. 09/476,729 entitled "Method and System for Aggregating Consumer Information" filed on December 30, 1999 ~~and assigned Serial No. 09/476,729~~, which claims the benefit of U.S. Provisional Application No. 06/114,290, filed on December 30, 1998, and U.S. Provisional Application No. 06/129,484, filed on April 15 1999, which applications are incorporated herein by reference.

Please replace the paragraph beginning at page 27, line 2, (the abstract of the disclosure) with the following rewritten paragraph:

A process and system for integrating information stored in at least two disparate databases. The stored information includes consumer transactional information. According to the process and system, at least one qualitative variable which is common to each database is identified, and then transformed into one or more quantitative variables. The consumer transactional information in each ~~said~~ database is then converted into converted information in terms of the quantitative variables. Thereafter, an integrated database is formed for predicting consumer behavior by combining the converted information from the disparate databases.

Please replace the paragraph beginning at page 10, line 2, with the following rewritten paragraph:

In particular, an integrating arrangement 10 of the present invention is connected to a communication network 20 via a first connection 15. The communication arrangement 20 can be a local area network, a wide area network, the Internet, an Intranet, etc. A first database 25, a second database 35, ... an N^{th} database 45 (containing information about consumer purchasing behavior) and an integrated database 55 are connected to the communication network 20 via a second connection 30, a third connection 40, a fourth connection 50, and a ~~fourth connection 55~~ fifth connection 60, respectively. For example, at least one of the databases 25, 35, 45 may contain information regarding the transactions of the customers of a credit issuing agency or of a merchant (e.g., MasterCard International Incorporated - "MasterCard" - customer transactions), and other databases of the second and N^{th} databases may contain similar information or non-transactional information regarding, e.g., particular shopping and product patterns provided by respondents using a national survey (e.g., a Simmons database known in the trade). The databases 25, 35, 45 can be provided in separate storage devices, or on the same storage device. Such storage device (or devices) may be provided remotely from the integrating arrangement 10, or within the integrating arrangement 10.

Please replace the paragraph beginning at page 10, line 2, with the following rewritten paragraph:

One exemplary embodiment of such determining procedure is illustrated in the flowchart of Figure 7. In this exemplary embodiment, the first respondent of the integrated database 55 is set as the current respondent (step ~~615~~ 610). Then, in step 620, the current respondent is assigned to a mutually exclusive cluster number. The integrating arrangement 10 determines whether the current respondent in the integrated database 55 transacts with any of the members (e.g., the merchants) which are assigned as the "statistical drivers" (step 625). If so, the process continues to step 632, where a cluster number is assigned to the current respondent according to the estimated cluster solution. Then, the integrating arrangement 10 determines if all respondents in the integrated database 55 were appropriately assigned (step 635). If the current respondent does not transact with any of the "statistical drivers", the current respondent is excluded from all clusters by assigning a special cluster number (e.g., zero) to that particular respondent (step 630), and the process continues to step 635. If all of the respondents of the integrated database 55 were not yet assigned, the integrating arrangement 10 obtains the next respondent in the integrated database 55 to be the current respondent (step 640), and returns the processing to step 620. Otherwise, the exemplary embodiment of the determining procedure of Figure 7 is completed.